

Survey of funeral pricing
conducted in Ontario
April 30, 1995

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SURVEY OF FUNERAL PRICING

CONDUCTED IN ONTARIO

APRIL, 30 1995

SUMMARY REPORT

October 1995

INTRODUCTION

A survey form was mailed May 8, 1995 to each funeral establishment licensed to provide services to the public. The objective of the survey was to obtain accurate information regarding funeral costs in Ontario on a provincial and regional basis.

Information was requested:

- from the price list in use by the establishment,
- on general matters and,
- on ten funerals conducted immediately prior to April 30, 1995.

Responses were received from 514 of the 532 funeral establishments for a response rate of 97 percent.

In order to obtain regional averages in addition to the provincial averages, the province was divided into fourteen areas. Averages were also obtained for cities having four or more funeral

The charts included in this report are a summary of the reports generated.

Limitations

As in every survey there are some limitations. The Board has recognized these issues and determined that the resulting variances were not significant enough to cause the survey results to be rendered inapplicable. The issues have been recorded in the full report on file at the Board office.

**SUMMARY REPORT - NORMAL FULL SERVICE FUNERAL
PART I A - PRICE LIST
AND
PART III A - ACTUAL SERVICES PURCHASED BY CONSUMERS**

Part I A lists the average price of services offered by the funeral establishment and Part III A lists the average prices paid by consumers. The following chart compares the average price offered compared to the average purchased price.

ITEMS	PART I A PRICE LIST (AVERAGE)	PART III A ACTUAL PURCHASES (AVERAGE)
Service Charge Total	\$2,933.49	\$2,644.12
Casket/Container	*Not applicable	\$2,148.10
Total Funeral Charge	*Not applicable	\$4,775.36
Package Price (services only)	\$2,774.85	\$2,742.35

**Comparison of Average Service Charge Totals
Part IA and Part III A**

Comparison Service Charges	Part I A	Part III	Differences
Total Service Charges	\$2,933.49	\$2,644.12	\$289.37


A comparison of Part I A and Part III A would indicate that consumers on average spend less on services than what is offered on the funeral establishment price list.

Average Service Charge Total/Average Package Price

Item	Part I A	Part III A	Difference
Average Service Charge	\$2,933.49	\$2,644.12	\$289.37
Average Package Price	\$2,774.85	\$2,742.35	\$32.50

Package Prices:

It is interesting to note that in Part IA the Average Package Price is less than the Average Service Charge Price. In Part III A this is not the case. The Average Service Charge Price in Part III A was \$2,644.12. When consumers selected a Package the Average Package Price was \$2,742.35. The difference may be due to the fact that packages often contain more services and therefore are



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slightly higher in price.

Only 125 (25%) of funeral establishments that responded offered a package.

The Average Total Funeral Charges (service charge total and container/casket total) purchased by a consumer in Ontario is \$4,775.36.

SUMMARY REPORT - TRANSFER SERVICES

PART I B - PRICE LIST

AND

PART III B - ACTUAL SERVICES PURCHASED BY CONSUMERS

ITEMS	PART I B PRICE LIST (AVERAGE)	PART III B ACTUAL PURCHASES (AVERAGE)
Service Charge Total	\$966.42	\$1,009.05
Casket/Container	*Not applicable	300.25
Total Funeral Charge	*Not applicable	\$1,302.35
Package Price	874.71	897.53
Memorial Service	541.24	513.82
Church Service	520.10	479.21
Chapel Service	628.06	457.29

The Average Total Transfer Service Charge (Service charge total and Container/casket total) purchased by a consumer is \$1,302.35.

Average Transfer Service Charge Total/Average Package Price

Item	Part I B	Part III B	Difference
Average Service Charge	\$966.42	\$1,009.05	\$42.63
Average Package Price	\$874.71	\$897.53	\$(22.82)

The package price in Part I B is less than the package price in Part III B. Of the 513 funeral establishments that responded, 66 (13%) offered package prices for transfer services.

**Average Charges for Memorial/Church/Chapel Services
Part I B Services offered by the Transfer Service
And
Part III B Services Purchased By Consumers**

Type of Service	Part I B	Part III B
Memorial Service	\$541.24	\$513.82
Church Service	\$520.10	\$479.21
Chapel Service	\$628.06	\$457.29

The memorial services in the funeral establishment chapel, in the family church or at another location requested by the client are offered to consumers purchasing transfer services (immediate disposition) from a funeral establishment. The information in the chart above outlines the prices for these services offered by the funeral establishment and the price paid by consumers.

SUMMARY REPORTS - GENERAL INFORMATION

PART 1 - C - CONTAINERS/CASKETS

The following represents the average cost in each category.

Category	Average Cost	Average Number Stocked
Container	\$247.41	1.62
Cloth Casket	\$826.45	2.38
Wood Casket	\$2,854.54	11.60
Metal Casket	\$3,417.95	5.46

It should be noted that funeral establishments stock on average twice as many wooden caskets as they do metal caskets.

PART II - A/B/C - MISCELLANEOUS

Part II - A - Credit Cards

Credit cards are gaining acceptance in the funeral service profession. At the time of the survey 86 (17%) of the respondents accepted credit cards. Of the 86 establishments that accepted credit cards 40 (47%) accepted credit cards for prepaid funeral arrangements.

Debit Cards

With the increased acceptance of debit cards in the marketplace two questions were added to the survey on the use of these cards.

Eight percent of the respondents accept debit cards.

Part II - B - Rental Caskets

According to our report 37% of the funeral establishments that responded offered rental caskets. Most funeral establishments carried only 1 model of rental casket. The average number of casket rentals per year for those offering the services is 12.

Part II - C - Breakdown of Calls for 1994

For the first time the respondents were asked for a breakdown of calls for the calendar year 1994. Respondents were asked to submit the number of earth burials, cremations, pre-paid and at-need funerals held in the calendar year 1994.

The number of earth burials	49,463
The number of cremations	26,740
The number of prepaid funerals	12,710
The number of at-need	64,261

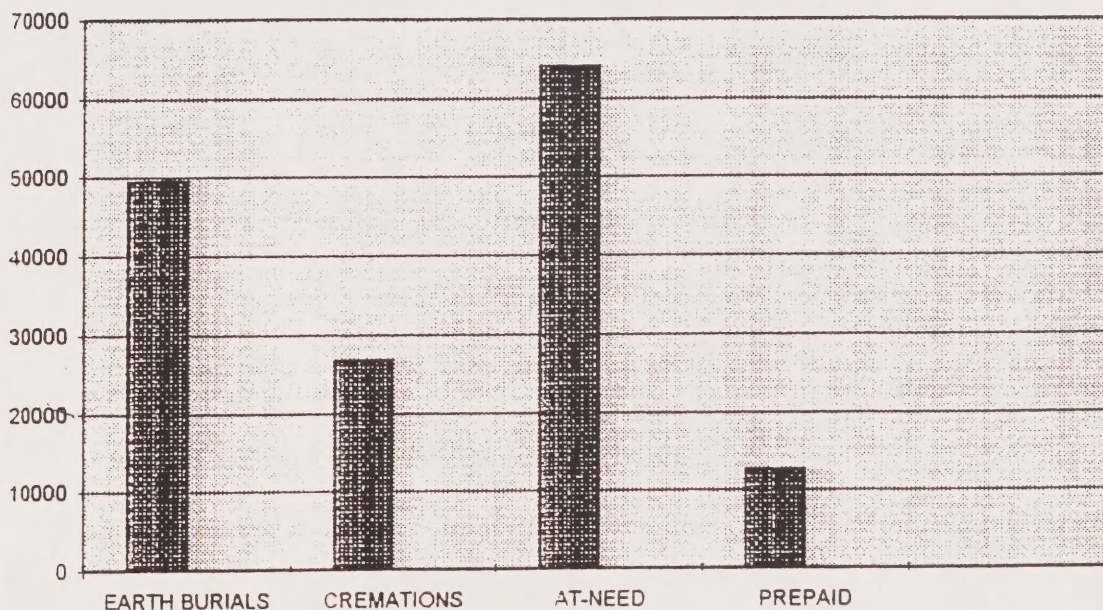
It should be noted that the sum of the earth burials and cremations equal 76,203 and the sum of the prepaid and at-need funerals equal 76,971. The sum of the dispositions (earth burial and cremation) is not equal to the sum of the prepaid and at-need funerals because in some cases the family may have requested the body to be shipped out of the country or province.

Of the 76,203 deaths (sum of earth burials and cremations) 49,463 (65%) recorded earth burial and 26,740 (35%) recorded cremation.

Of the 76,971 recorded funerals (prepaid and at-need) 64,261 (84%) were at-need funerals and 12,710 (16%) were prepaid.

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FUNERAL ESTABLISHMENTS - BREAKDOWN OF CALLS FOR 1994



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